REMARKS

Claims 1-7, 11, 13-15, 19-21, 25-31, 35-44 and 47-55 are pending in the application. Claims 5, and 51-55 are cancelled and claims 1-4, 6-7, 11, 13-15, 19-21, 25-26, 28, 31, 35-37, 39-42, 44, and 47-50 are amended herein. Claims 1, 19, 35, 41 and 50 are independent.
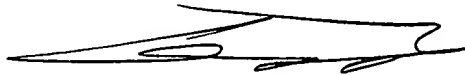
The undersigned wishes to thank the Examiner for the courtesy extended in the discussions relating to this application. The independent claims are amended in view of these discussions. The dependent claims are amended in view of the amendments to the independent claims and/or for clarification. The prior rejections have been traversed and all amendments made herein are solely for clarification and not to overcome the prior rejections.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R.
1.136 is hereby made. Please charge any shortage in fees due in connection with the
filing of this paper, including extension of time fees, to Deposit Account 01-2135 and
please credit any excess fees to such deposit account.

Respectfully submitted,

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APPENDIX IN RESPONSE TO THE APPEAL BRIEF FILED ON NOVEMBER 13, 2001

AND TELECONFERENCE WITH EXAMINER AND UNDERSIGNED

AMENDMENTS TO CLAIMS

(DELETIONS IN BRACKETS AND ADDITIONS UNDERLINED)

1. (AMENDED) A method for electronically processing bill payment requests, comprising [the steps of]:

electronically receiving at a single remittance processing system having a database including payee information, a respective set [sets] of payment requests [electronically] from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and corresponding to a respective plurality [an associated set] of payors requesting payments to one or more [a plurality of] payees; and

processing the received payment requests at [a] said single remittance processing system [having a database including payee information for each of the plurality of payees] to generate payment directions so as to direct payment of each of a [for paying the] plurality of payees [in accordance with the processed payment requests] by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee;

wherein electronic crediting is only selectable if the database includes payee information associated with the applicable payee.

2. (AMENDED) The method of claim 1, wherein:

a first of the respective sets of payment requests is received in a first format;

a second of the respective sets of payment requests is received in a second format, different from the first format; and

processing includes normalizing the first and the second respective <u>sets of</u> payment requests to correspond to a third format and generating the payment directions based upon the normalized first and second respective <u>sets of</u> payment requests.

3. (AMENDED) The method of claim 1, wherein:

a first of the respective sets of payment requests is received in a first format; and

processing includes normalizing the first respective <u>set of</u> payment requests to correspond to a normalized format and generating the payment directions based upon the normalized first respective <u>set of</u> payment requests.

4. (AMENDED) The method of claim 1, wherein each of the respective sets of payment requests [from payors] is received as a batch file.

6. (AMENDED) The method of claim 1, further comprising [the steps of]:

generating [a] respective payment advice for each of the plurality of payees [in accordance with the payment directions]; and

electronically transmitting the payment advice to each of the plurality of payees.

7. (TWICE AMENDED) The method of claim 1, wherein each of the received payment requests includes [payor] payment information including at least one of a name, a street address, a city and state, and a first zip code of the payee to be paid, and further [comprises the steps of] comprising:

processing at least a portion of the [payor] payment information other than any received first zip code, to identify an eleven digit zip code for the payee to be paid; and

accessing the database to locate the payee information corresponding to the eleven digit zip code.

11. (TWICE AMENDED) The method of claim 1, wherein a first of the plurality of payees has a plurality of payment remittance centers and a first of the received payment requests includes information identifying a payor account number with the first payee, and further comprising [the steps of]:

identifying one or more alphanumeric characters in the account number;

selecting one of the plurality of remittance centers based upon the identified alphanumeric characters; and

directing payment to the one remittance center.

13. (TWICE AMENDED) The method of claim 1, wherein [each] a first of the received payment requests includes a payor's account number with a [payee] first of the plurality of payees, and further comprising [the steps of]:

storing alteration rules corresponding to a payee account number format; and

transforming the account number [included in one of the payment requests] into

an altered account number including a portion of at least one of a payor's name, a

payor's street address and a payor's zip code according to the alteration rules.

14. (AMENDED) The method of claim 13, further comprising [the step of]:

transmitting the altered account number to the <u>first</u> payee to notify [a] <u>the first</u>

payee of [a] <u>the directed</u> payment [based on the payment directions].

15. (AMENDED) The method of claim 13, further comprising [a step of]:

storing validation rules corresponding to payee values for fields of the account

number; and

determining if the [received] <u>payor's</u> account number conforms with the validation

rules.

19. (TWICE AMENDED) [An electronic bill payment] <u>A single remittance processing</u>

system for processing payment requests, comprising:

an input port [for] <u>electronically</u> receiving <u>a</u> respective <u>set</u> [sets] of payor payment

requests from <u>each of</u> a plurality of separate sources, each <u>set</u> [of the sets] of payment

requests <u>being transmitted by a respective one of said independent sources and</u>

corresponding to <u>a respective plurality</u> [an associated set] of payors <u>requesting payment</u>

<u>to one or more payees</u>;

a data base [configured to store] <u>storing</u> records associated with a plurality of

payees; and

a processor <u>in communication with the input port and the data base, and having</u>

<u>programmed instructions which cause the processor to process</u> [for processing] the

respective sets of [payor] payment requests to generate payment directions <u>so as to</u>

<u>direct payment of</u> applicable payees [in accordance with the received payment requests

and the records stored in the database associated with the plurality of payees] <u>by a</u>

<u>selected one of electronically crediting a bank account of the applicable payee and</u>

<u>generating a check or draft payable to the applicable payee;</u>

<u>wherein electronic crediting is only selectable if the applicable payee is one of the</u>

<u>plurality of payees.</u>

20. (TWICE AMENDED) The system of claim 19, wherein the input port receives a

respective batch file from each of the plurality of <u>separate</u> sources, each respective

batch file containing a different one of the sets of payment requests.

21. (TWICE AMENDED) The system of claim 19, wherein:

the payment requests <u>received</u> from each of the plurality of separate sources are

in a different format from that of the payment requests <u>received</u> from other of the

plurality of separate sources; and

the processor is further configured to normalize the payment requests from each

<u>of the plurality of separate sources</u> [source] to correspond to a common format prior to

[producing] <u>generating</u> the payment directions.

25. (AMENDED) The system of claim 19, wherein each of the payment requests

includes payment information; and

the processor is further configured to process the payment information, excluding

zip code information, to produce an eleven digit zip code associated with the applicable

payee.

26. (AMENDED) The system of claim 25, wherein the processor is further configured to

retrieve [the] payee records corresponding to the eleven digit zip code from the

database.

28. (TWICE AMENDED) The system of claim 19, wherein:

one of the [payor] payment requests is a request to pay one of the plurality of

payees having a plurality of payment remittance centers, the one [payor] payment

request includes a payor account number with the one payee; and

the processor is further configured to process the account number to identify one

of the plurality of payment remittance centers, and to generate the payment directions to

direct payment to the one payment remittance center.

31. (TWICE AMENDED) The system of claim 19, further comprising:

a storage device configured to store validation rules corresponding to values for

fields of payee account numbers and alteration rules corresponding to a payee account

number format;

wherein the payment requests include [payor] payee account numbers;

wherein the processor is further configured to verify that the payee account numbers conform to the stored validation rules, alter the payee account numbers according to the stored alteration rules, and generate the payment directions to include the altered payee account [number] numbers;

wherein each of the altered account [number] numbers includes a portion of at least one of [the] a payor's name, a payor's street address [or] and a payor's zip code.

35. (TWICE AMENDED) A system for processing payment information, comprising:

one or more networks;

a plurality of source stations, coupled to the one or more networks, each source station [configured] including programmed instructions which cause that source station to [collect] transmit a respective set of payment requests [from] with each set correlating a respective plurality of payors to [for payment of] a plurality of payees, each request containing payment information [, including a payee name, payee address data, and a payor account number with a payee]; and

a centralized remittance station, coupled to the one or more networks, and [configured] including programmed instructions which cause the central remittance station to receive the respective sets of payment requests transmitted from the plurality of source stations via at least one of the one or more networks, and process the respective sets of payment requests [information] to generate payment directions so as to direct payment of each of [for paying] the plurality of payees in accordance with the processed payment information, and by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee.

36. (TWICE AMENDED) The system of claim 35, wherein:

the centralized remittance station is further configured to process the payment information to produce an eleven digit zip code for each of the plurality of payees, access a database to locate a payee record corresponding to the eleven digit zip code and generate the payment directions for paying that payee in accordance with the located payee record.

37. (TWICE AMENDED) The system of claim 36, wherein:

the database is accessed using a portion of the name of each of the plurality of payees [payee] and the eleven digit zip code for that payee to access the payee record of that payee.

39. (TWICE AMENDED) The system of claim 35, wherein the payment information includes an account number, and further comprising:

a database of alteration rules indicating a format for payee account numbers;

wherein the centralized remittance station transforms the [payor] account number into an altered [payor] account number according to the alteration rules and generates payment directions including the altered [payor] account number.

40. (TWICE AMENDED) The system of claim 35, wherein the payment information includes an account number, one of the [payee] plurality of payees has a plurality of remittance centers, and the centralized remittance station is further configured to

process the [payor] account number contained in the payment request to pay the one

payor, to identify one of the plurality of remittance centers, and to generate the payment

direction so as to direct payment to the one [single] remittance center.

41. (AMENDED) An article of manufacture for electronically processing bill payment

requests, the article of manufacture comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the

computer readable medium by at least one computer to thereby cause the at least one

computer to operate so as to:

receive a respective set [sets] of payment requests electronically from each of a

plurality of independent sources, each set of payment requests being transmitted by a

respective one of said independent sources and corresponding to a respective plurality

[an associated set] of payors requesting payments to one or more [a plurality of]

payees[,]; and

process the received payment requests at a [single] remittance processing center

[system] having a database including payee information for each of [the] a plurality of

payees to generate payment directions so as to direct payment of [for paying the

plurality of] applicable payees by a selected one of electronically crediting a bank

account of the applicable payee and generating a check or draft payable to the

applicable payee [in accordance with the processed payment requests and the payee

information];

wherein electronic crediting is only selectable if the applicable payee is one of the plurality of payees.

42. (AMENDED) The article of manufacture according to claim 41, wherein the computer programming is further readable to cause the at least one computer to:

receive a first of the respective sets of payment requests in a first format;

receive a second of the respective sets of payment requests in a second format, different from the first format; [and]

normalize the first and the second respective sets of payment requests to correspond to a third format; and

generate the payment directions based upon the normalized first and second respective sets of payment requests.

44. (AMENDED) The article of manufacture according to claim 41, wherein each of the respective sets of payment requests [from payors] is received as a batch file.

47. (AMENDED) The article of manufacture according to claim 41, wherein:

each of the received payment requests includes payor payment information having at least one of a name, a street address, and a city and state of the payee to be paid; and

the computer programming is further readable to cause the at least one computer to process at least a portion of the payor payment information, other than a received zip code, to identify an eleven digit zip code for the payee to be paid, and to

access the database to locate the payee information corresponding to the eleven digit

zip code.

48. (AMENDED) The article of manufacture according to claim 41, wherein:

a first of the [plurality of] applicable payees has a plurality of payment remittance

centers and a first of the payment requests includes information identifying [a payor] an

account number with the first payee; and

the computer programming is further readable to cause the at least one computer

to:

identify one or more alphanumeric characters in the account number,

select one of the plurality of remittance centers based upon the identified

alphanumeric characters, and

generate the payment directions so as to direct payment to the one remittance

center.

49. (TWICE AMENDED) The article of manufacture according to claim 41, wherein:

each of the payment requests includes [a payor's] an account number [with a

payee]; and

the computer programming is further readable to cause the at least one computer

to:

determine if the [received] account number conforms with validation rules

corresponding to payee values for fields of [the] account [number] numbers;

transform the validated account number into an altered account number

according to [the] alteration rules corresponding to [a payee] account [number]

numbers, and

transmit the altered account number to the applicable payee to notify [a] the

applicable payee of [a] payment based on the payment directions.

50. (AMENDED) An electronic bill payment system for processing payment requests,

comprising:

an input port for electronically receiving a respective set [sets] of payor [payment]

requests to pay applicable payees from each of a plurality of separate sources, each

[separate source associated with a] respective set of payment requests being [from]

associated with a respective plurality of payors [for payment to a plurality of payees];

a data base configured to store records associated with [the] a plurality of

payees; and

a processor in communication with the input port and the data base, and having

programmed instructions which cause the processor to process [for processing] the sets

of payment requests to generate payment directions so as to direct payment of the

applicable payees by a selected one of electronically crediting a bank account of the

applicable payee and generating a check or draft payable to the applicable payee [in

accordance with the received payment requests and the records stored in the database

associated with the plurality of payees];

wherein a record is added to the database for each of the applicable payees not

associated with the stored records.